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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Kasha	
		First name	First name
y p	Write the name that is on your government-issued	D	
	picture identification (for	Middle name	Middle name
	example, your driver's license or passport	Powell	· · · · · · · · · · · · · · · · · · ·
	licerise or passport	Last name	Last name
	Bring your picture identification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
_	meeting with the trustee.		
2.	All other names you		
	have used in the last	First name	First name
	8 years	Middle access	Middleren
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		Lastriano	Last Harris
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 4406	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

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D	ebtor 1 Kasha First Name	D Powell Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		9549 S Woodlawn Ave Number Street	Number Street
		Chicago Illinois 60628	
		City State Zip Code	City State Zip Code
		Cook	County
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
			-
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-
			-
			-
			-

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Debtor 1 Kasha	D	Powell		Case number (if knd	own)	
First Name	Middle Name					
Part 2: Tell the Court Abo	out Your Bankrupt	cy Case				
7. The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, see B2010)). Also, go to the top o				ndividuals Filing for
8. How you will pay the fee	more details a cashier's check may pay with I need to pay Individuals to I request that judge may, but the official poyou choose the	entire fee when I file my about how you may pay. Tyck, or money order If your a credit card or check with the fee in installments. If Pay Your Filing Fee in Installments is my fee be waived (You not is not required to, waive verty line that applies to you is option, you must fill ound file it with your petition	rpically, if your attorney is a pre-printed you choose tallments (Commay request your fee, and our family sit the Application of the Application o	ou are paying the submitting you ed address. e this option, sig official Form 103 this option only d may do so only ze and you are u	e fee yourself, r payment on and attach to A). If you are filing the your incorrupts to pay	you may pay with cash, your behalf, your attorney the Application for ang for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9. Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District District	Northern District of Illinois	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	09-42267
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	if known
11. Do you rent your residence?	✓ No.	landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.				

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D Powell Debtor 1 Kasha Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Kasha
 D
 Powell
 Case number (if known)

 Last Name
 Last Name

Part 5: Explain Your Effo	rts to Receive a Brie	efing About Credit Counseling		
	About Debtor 1:		About Debtor 2 (S	pouse Only in a Joint Case):
15. Tell the court	You must check one:		You must check one	:
whether you have received briefing about credit counseling.	received briefing about credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a briefing agency within the 180 days before I filed this bankruptcy petition, and I received a briefing agency within the 180 days before I filed this bankruptcy petition.	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a impletion.		
The law requires that you receive a briefing				the certificate and the payment plan, eveloped with the agency.
about credit counseling before you file for bankruptcy. You must truthfully	About credit counseling before you lile for bankruptcy. I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a empletion.	
check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, copy of the certificate and payment		fter you file this bankruptcy petition, copy of the certificate and payment
are not eligible to file. If you file anyway, the court can dismiss you case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the	from an approv obtain those se made my reque	sked for credit counseling services ed agency, but was unable to ervices during the 7 days after I est, and exigent circumstances emporary waiver of the
creditors can begin collection activities again.	requirement, attad efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	requirement, atta efforts you made unable to obtain	lay temporary waiver of the ach a separate sheet explaining what to obtain the briefing, why you were it before you filed for bankruptcy, and sumstances required you to file this
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.		e dismissed if the court is dissatisfied s for not receiving a briefing before cruptcy.
	receive a briefing must file a certifica with a copy of the	within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any.	receive a briefing must file a certific with a copy of the	g within 30 days after you file. You cate from the approved agency, along e payment plan you developed, if any.
	•	, ,	•	, ,
		_	I am not required to receive a briefing about crecounseling because of:	
counseling because of: I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances. counseling because of: I have a mental illness or deficiency that makes me incapable of realizing or rational decisions about	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.			
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
	Active duty.	I am currently on active military duty in a military combat zone.	Active duty.	 I am currently on active military duty in a military combat zone.
	about credit coun	are not required to receive a briefing iseling, you must file a motion for ounseling with the court.	about credit cou	u are not required to receive a briefing nseling, you must file a motion for counseling with the court.

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Debtor 1 Kasha	D Middle Name	Powell	Case number (if known)	
Part 6: First Name Answer These Que	Middle Name estions for Reporting P	Last Name		
16. What kind of debts do you have?	16a. Are your debts p "incurred by an ir No. Go to line Yes. Go to line 16b. Are your debts p money for a busin No. Go to line Yes. Go to line	primarily consumer debts' individual primarily for a per e 16b. ne 17. primarily business debts? ness or investment or through	sonal, family, or househo Business debts are debts ugh the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under expenses are p	nder Chapter 7. Go to line 18. r Chapter 7. Do you estimate paid that funds will be availabl	that after any exempt prop	erty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5 ☐ 5,001-1 ☐ 10,001-	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 million	\$10,000 00 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 million	\$10,000 00 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file to of title 11, United State under Chapter 7. If no attorney represent out this document, I have chosen to file to other them.	under Chapter 7, I am awar es Code. I understand the r ts me and I did not pay or a ave obtained and read the r	e that I may proceed, if e elief available under each agree to pay someone wh notice required by 11 U.S	ligible, under Chapter 7, 11,12, or 13 in chapter, and I choose to proceed no is not an attorney to help me fill s.C. § 342(b).
	connection with a bank both. 18 U.S.C. §§ 152			money or property by fraud in mprisonment for up to 20 years, or
	/s/ Kasha Powell Signature of Debtor 1	<u> </u>	Signature of D	ebtor 2
	Executed on 6	/19/2017 MM / DD / YYYY	Executed on	MM / DD / YYYY

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Debtor 1 Kasha	D	Powell	Case number (fknown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12, or	13 of title 11, Unite	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 342	(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the info	mation in the sche	dules filed with the petition is incorrect.
attorney, you do not	. .			·
need to file this page.	/s/ Pellumb Hoxha		Date _	6/19/2017
	Signature of Attorney f	or Debtor		MM / DD / YYYY
	Pellumb Hoxha			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		linois	60643
	City	S	tate	Zip Code
	Contact phone		Email address	phoxha@semradlaw.com
				-
	Bar number		State	

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Fill in this information to identify your case:									
Debtor 1	Kasha	D	Powell						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States E	Bankruptcy Court for the:	Northern	District of Illinois						
			(State)						
Case number (If known)									

Check if this is an	
amended filing	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	*****
1b. Copy line 62, Total personal property, from Schedule A/B	\$25,195.00
1c. Copy line 63, Total of all property on Schedule A/B	\$25,195.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$29,493.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$18,011.07
Your total liabilities	\$47,504.07
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$3,397.43
Copy your combined monthly income from line 12 of Schedule I	
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$2,710.00

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Debtor 1 Kasha D Powell _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$5,151.17 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informatio	n to identify your c	ase:						
Debtor 1	Kas	ha	D		Powell				
		Name	Middle N	ame	Last Name				
Debtor 2 (Spouse, if fi	ling) First	t Name	Middle N	ame	Last Name	_			
United Sta		ptcy Court for the:	Northern		District of Illinois				
		proj court io. uio.	11011110111		(State)	_			
Case num (If known)	nber					-			
Officia	al Form	106A/B							Check if this is an amended filing
		/B: Prope	rtv						12/1
In each ca category v responsib write your	ategory, se where you le for supp name and	parately list and o think it fits best. I lying correct infor I case number (if k	lescribe items. Li Be as complete a mation. If more s (nown). Answer e	nd ac pace very o	asset only once. If an asset fits curate as possible. If two marri is needed, attach a separate shuestion. r Other Real Estate You Ow	ed people leet to thi	are filing together s form. On the top	, both a	are equally
					residence, building, land, or si				
V	No. Go to				3 , 111, 11, 11		•		
H	Yes. Wher	e is the property?							
1.1					at is the property? Check all that Single-family home	apply.	the amount of a	any secu	claims or exemptions. Put ured claims on Schedule D:
	Street add	Street address, if available, or other description			Duplex or multi-unit building		Creditors Who Have Claims Secured by Prope		
		-		Condominium or cooperative			Current value of entire property		Current value of the portion you own?
				Н	Manufactured or mobile home Land			_	
	Number	Street		H	Investment property				of your ownership
	City	State	Zip Code	Ħ	Timeshare Other				simple, tenancy by e estate), if known.
	Oity	State	Zip Code	one	p has an interest in the property . Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only		Check if the (see instru		ommunity property
					At least one of the debtors and and er information you wish to add a perty identification number:		item, such as loca	ıl	
If you	own or hav	ve more than one, li	st here:	Wha	at is the property? Check all that	apply.			claims or exemptions. Put
1.2	Street add	ress, if available, or	other description		Single-family home	÷			ured claims on Schedule D: aims Secured by Property.
	Oli CCI dad	ress, ii available, or	otiror accomption		Duplex or multi-unit building		Current value		Current value of the
	•			\blacksquare	Condominium or cooperative Manufactured or mobile home		entire property		portion you own?
				ш	Land			_	
	Number	Street		Ħ	Investment property				of your ownership simple, tenancy by
	City	State	Zip Code		Timeshare Other	-			e estate), if known.
				one	o has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an		Check if th (see instru		ommunity property
					er information you wish to add		itam auch an laca	.1	

property identification number:

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Debtor 1		D Middle Norse		ber (if known)	
1.3Stre	First Name et address, if available, or of	Middle Name Very contact the	Last Name What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Describe the nature of interest (such as fee sthe entireties, or a life.)	imple, tenancy by
you ha	ve attached for Part 1. W	rtion you own for a rite that number h	At least one of the debtors and another Other information you wish to add about this iter property identification number: all of your entries from Part 1, including any entre ere.	ries for pages	
	ans, trucks, tractors, sport u	•	also report it on Schedule G: Executory Contracts ar cycles	d Unexpired Leases.	
3.1	Make Model: Year: Approximate mileage: Other information:	Kia Sorento 2016 25000	Who has an interest in the property? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own? \$20725.00
3.2	Make Model: Year:	Toyota Corolla 2005	Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:	110000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Current value of the entire property? \$3100.00	Current value of the portion you own? \$3100.00

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tor 1		D		Case numbe			
	First Name	Middle Name	Last Name				
3.3	Make	·	Who has an interest in the pro	operty? Check		claims or exemptions. P	
	Model:		one.			red claims on <i>Schedule</i> nims Secured by Property	
	Year:		Debtor 1 only		Creditors with mave Cia	uns secured by Property	
	Approximate mileage:	·	Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?	
			At least one of the debtors a	and another			
			Check if this is community	y property (see			
			instructions)				
3.4	Make		Who has an interest in the pro	operty? Check		claims or exemptions. P	
	Model:		one.		,	red claims on Schedule	
	Year:		Debtor 1 only		Creditors Who Have Claims Secured by Proper		
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?	
			At least one of the debtors a	and another			
			Check if this is community	y property (see			
			instructions)				
Exar			er recreational vehicles, other ver it, fishing vessels, snowmobiles, mo				
Exar	nples: Boats, trailers, motor No Yes Make		it, fishing vessels, snowmobiles, mo	otorcycle accessori	es Do not deduct secured	•	
Exar	nples: Boats, trailers, motor No Yes Make Model:		t, fishing vessels, snowmobiles, mo Who has an interest in the pro one.	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>	
Exar	nples: Boats, trailers, motor No Yes Make		t, fishing vessels, snowmobiles, mo Who has an interest in the pro one. Debtor 1 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property	
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		t, fishing vessels, snowmobiles, mo Who has an interest in the pro one. Debtor 1 only Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the	
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property	
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		t, fishing vessels, snowmobiles, mo Who has an interest in the pro one. Debtor 1 only Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the	
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	otorcycle accessori operty? Check and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property Current value of the	
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P	
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions) Who has an interest in the proone.	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P hered claims on Schedule	
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions) Who has an interest in the pro	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P hered claims on Schedule	
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions) Who has an interest in the proone.	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the	
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions) Who has an interest in the proone. Debtor 1 only	operty? Check and another y property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule lims Secured by Property Current value of the portion you own? claims or exemptions. P limed claims on Schedule lims Secured by Property	
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions) Who has an interest in the proone. Debtor 1 only Debtor 2 only	operty? Check and another y property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the	
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions) Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions.	operty? Check and another y property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the	
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	rs, personal watercraf	Who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions) Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors a	operty? Check and another y property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?	claims or exemptions. Pred claims on Schedule lims Secured by Property Current value of the	

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De	ebtor 1	Kasha First Name	D Middle Name	Powell Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Household			
D	o you	own or hav	e any legal or equitable inter	rest in any of the following	g items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examp	_	and furnishings liances, fumiture, linens, china, kitcl	henware		
<u>✓</u>	No Yes. [Describe	Misc Household Goods			\$750.00
		tronics bles: Television	s and radios; audio, video, stereo, a	and digital equipment; compute	ers, printers, scanners; music	1
<u> </u>		Describe	Used Electronics			\$400.00
		•	ue and figurines; paintings, prints, or or in, or baseball card collections; othe	The state of the s	• •	
✓	No Yes. [Describe				
		les: Sports, ph	rts and hobbies notographic, exercise, and other hob s; carpentry tools; musical instrume		tables, golf clubs, skis; canoes	
✓	No Yes. [Describe				
	0. Fire					
	Examp No	nes. Pistois, fili	es, shotguns, ammunition, and rela	ated equipment		
		Describe				
	1. Clo f Examp		clothes, furs, leather coats, designer	r wear, shoes, accessories		
	No					
✓	Yes. [Describe	Used Clothing			\$200.00
		-	ewelry, costume jewelry, engageme er	ent rings, wedding rings, heirlod	om jewelry, watches, gems,	
	No Yes. [Describe				
		n-farm animal oles: Dogs, cate	s, birds, horses			
✓	No Yes. [Describe				
1	4. Any	other persor	nal and household items you did i	not already list, including an	y health aids you did not list	
✓	No					
	Yes. [Describe				
			llue of all of your entries from Pa t number here	rt 3, including any entries fo	r pages you have attached	\$1350.00

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Debt	or 1 Kasha First Name	D Middle Name	Powell Last Name	Case number (if known)	
Part 4		Financial Assets	Last Name		
		ny legal or equitable interes	t in any of the followir	ng?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. (xamples: Money you ha	ave in your wallet, in your home, in	·	on hand when you file your petition	\$20.00
17.	Deposits of money Examples: Checking, s		s; certificates of deposit; sh	Cash: nares in credit unions, brokerage houses, itution, list each.	<u> </u>
	No ✓ Yes		Institution name:		
		17.1. Checking account:	Bank of America		\$0.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			-
		17.9. Other financial account:			-
18.		or publicly traded stocks s, investment accounts with broke Institution or issuer name:	rage firms, money market	accounts	
19.	Non-publicly traded an LLC, partnership,		ited and unincorporated	businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Deb ⁻	tor 1 Kasha	D Middle Neme	Powell	Case number (if known)	
20.		orate bonds and other negotial include personal checks, cashiers			
		ents are those you cannot transfe			
	No Yes. Give specific information about	Issuer name:			
	them				
		-			
21.	Retirement or pension Examples: Interests in IF		, thrift savings accoun	ts, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
		Pension plan:	-		-
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:	_		
22.	Examples: Agreements of companies, or others	prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	✓ No Yes	EL .			
		Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:	-		
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No	Issuer name and description:			
	Yes	iodadi mamo and description.			

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Debt	or 1 Kasha	D Powell Case number (if known) Middle Name Last Name	
0.4	First Name		
24.		an education IRA, in an account in a qualified ABLE program, or under a qualified state tuitio 530(b)(1), 529A(b), and 529(b)(1).	n program.
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.		table or future interests in property (other than anything listed in line 1), and rights or powers for your benefit	
	✓ No Yes. Desc	cribe	
26.		byrights, trademarks, trade secrets, and other intellectual property ternet domain names, websites, proceeds from royalties and licensing agreements	
	V No Yes. Desc		
	<u> </u>		
27.		anchises, and other general intangibles uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licens	ses
	✓ No		
	Yes. Desc	cribe	
Mor	ney or proper	rty owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper		portion you own? Do not deduct secured
			portion you own? Do not deduct secured
	Tax refunds on No Yes. Give s	specific information Federal:	portion you own? Do not deduct secured
	Tax refunds on No Yes. Give s abou you a	specific information ut them, including whether already filed the returns Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on No Yes. Give s abou you a and t	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds on No Yes. Give sabou you a and to Family suppor Examples: Past	specific information ut them, including whether already filed the returns the tax years Local: ort st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, proper	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds on No Yes. Give sabou you a and to Family suppor Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ty settlement \$0.00
28.	Tax refunds on No Yes. Give sabou you a and to Family suppor Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ty settlement \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past	specific information ut them, including whether already filed the returns the tax years	## settlement \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past	specific information ut them, including whether already filed the returns the tax years Int st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, proper specific information Alimony: Maintenar Support:	## settlement \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	## settlement: \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	## settlement: \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information ut them, including whether already filed the returns the tax years	## settlement: \$0.00

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Deb	tor 1 Kasha	D	Powell	Case number (if known)	_
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disa		savings account (HSA); credit, I	nomeowner's, or renter's insurance	
	Yes. Name the ins	urance company	mpany name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficial property because som			cy, or are currently entitled to receive	
33.	Yes. Describe Claims against third	parties, whether or not you	have filed a lawsuit or made	a demand for payment	
		employment disputes, insurand			
34.	Other contingent and to set off claims	d unliquidated claims of eve	ry nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets	you did not already list			
	Yes. Describe				
36.		-	art 4, including any entries fo		\$20.00
Part	5: Describe Any E	Business-Related Proper	ty You Own or Have an I	nterest In. List any real estate in Part	1.
37.	Do you own or have a	any legal or equitable intere	st in any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38			po Do	urrent value of the ortion you own? o not deduct secured claims exemptions
38.		or commissions you already	y earned		
	Yes. Describe				
39.		rnishings, and supplies elated computers, software, mo	odems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, electr	onic devices
	No Yes. Describe				

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Deb	tor 1 Kasha	D	Powell	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of your	trade	
	✓ No				
	Yes. Describe				
	_				
41.	Inventory				
	✓ No				
	Yes. Describe				
	_				
40	Interests in partnersh	ing or igint ventures			
42.		iips or joint ventures			
	✓ No		Name of entity:	% of ownership:	
	Yes. Give specific		rtaine or onety.	% of ownership.	
	information about them				
	urom				
				<u> </u>	
12	Customor lists mailing	lists, or other compilati	one	·	
45.		insts, or other compliant	olis		
	✓ No				
	Yes. Do your lists i	nclude personally identifiab	le information (as defined in 11 U.S.	C. § 101(41A))?	
	☐ No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alre	eady list		
	✓ No				
	Yes. Give specific				_
	information				<u> </u>
					-
					_
			art 5, including any entries for pa		
•	art 5. Write that humbe	51 Here			
Part	Describe Any F	arm- and Commercia	ll Fishing-Related Property Yo	ou Own or Have an Interest In.	
	If you own or have ar	interest in farmland, list it in	Part 1.		
46.	Do you own or have a	ny legal or equitable int	erest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				

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Debt	tor 1 Kasha First Name	D Middle Name	Powell Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equi	 pment, implements, machinery, fixtu	res, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you did	I not already list		
01.	No	rolal listing related property you are	a not uneauty not		
	Yes. Describe				
		II of your entries from Part 6, includi r here		you have attached	
•				'	
Part	7: Describe All Pro	perty You Own or Have an Inte	rest in That You Did N	lot List Above	
53.		perty of any kind you did not already s, country club membership	list?		
	No No	o, oddray oldb mombolomp			
	Yes. Give specific				
	information				
54 A	dd the dollar value of a	II of your entries from Part 7. Write t	hat number here		•
о т. д	ad the donar value of a	ii or your chance nom ruite 7. white t	nat namber nere		
Part	8: List the Totals of	f Each Part of this Form			
55. I	Part 1: Total real estate	e, line 2		>	
56. r	oart 2 total vehicles, lin	ne 5	\$23825.00		
57. P	art 3: Total personal a	nd household items, line 15	\$1350.00	•	
58. P	art 4: Total financial as	ssets, line 36	\$20.00	•	
59. i	Part 5: Total business-r	elated property, line 45		•	
60. I	Part 6: Total farm- and	fishing-related property, line 52		•	
61. I	Part 7: Total other prop	erty not listed, line 54		•	
62.1	Fotal personal property	. Add lines 56 through 61	\$25195.00	Copy personal property total ▶	+ \$25195.00
				-	\$25195.00
63. T	otal of all property on S	Schedule A/B. Add line 55 + line 62			

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	Form 106C e C: The Prope		_	amended filin
Ott: -; -1	Faura 1000			Check if this i
Case number (If known)				
			(State)	
United States I	Bankruptcy Court for the:	Northern	District of Illinois	
(Spouse, if filing)	First Name	Middle Name	Last Name	
Debtor 2	-			
	First Name	Middle Name	Last Name	
Debtor 1	Kasha	D	Powell	

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clain	n as Exempt						
1.	I. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.							
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2.	For any property you list on Schedule A	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.						
	Brief description of the property and	Current value of	Amount of the exemption you claim	Specific laws that allow exemption				
	line on Schedule A/B that lists this property	the portion you own	Check only one box for each exemption.					
		Copy the value from Schedule A/B						
	Brief			735 ILCS 5/12-1001(a)				
	description:	\$200.00	\$200.00					
	Used Clothing		100% of fair market value, up to any	-				
	Line from Schedule A/B: 11		applicable statutory limit					
	Brief			735 ILCS 5/12-1001(b)				
	description:	\$750.00	\$750.00					
	Misc Household Goods		100% of fair market value, up to any	_				
	Line from Schedule A/B: 06		applicable statutory limit					
3.	✓ No	ry 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?					

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Debtor 1 Kasha D Powell Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$20.00 description: **✓** \$20.00 Cash On Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 735 ILCS 5/12-1001(b) Brief \$400.00 description: **✓** \$400.00 **Used Electronics** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(c); 735 ILCS Brief \$20,725.00 5/12-1001(b) description: **✓** Kia Sorento, 2016 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 03 735 ILCS 5/12-1001(c); 735 ILCS Brief \$3,100.00 description: 5/12-1001(b) Toyota Corolla, 2005 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 03 Brief 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Checking account, Bank 100% of fair market value, up to any

applicable statutory limit

of America

17

Line from Schedule A/B:

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Fill in	this information to identify your ca	se.	-			
Debto	or 1 Kasha First Name	D Middle Name	Powell Last Name			
Debto		wildule Name	Last Name			
	e, if filing) First Name	Middle Name	Last Name			
United	d States Bankruptcy Court for the:	Northern	District of Illinois			
Case (If know	number		(State)			
<u> </u>	icial Form 106D					Check if this is a
	hedule D: Credite	ors Who Hay	e Claims Secure	ed by Pron		amended filing
	complete and accurate as possib					
	space is needed, copy the Addition					
name	and case number (if known).			·		
1.	Do any creditors have claims se	ecured by your property	/?			
	No. Check this box and subm	nit this form to the court w	ith your other schedules. You hav	e nothing else to rep	ort on this form.	
Ī	Yes. Fill in all of the information	n below.				
Part	1: List All Secured Claims					
2.	List all secured claims. If a credit separately for each claim. If more the in Part 2. As much as possible, list name.	nan one creditor has a partic	cular claim, list the other creditors	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any
0.1	DECIONAL ACCEPTANCE CO			Φ05 000 00	this claim	ФГ 000 00
2.1	REGIONAL ACCEPTANCE CO Creditor's Name	Describe the property t	that secures the claim:	\$25,963.00	\$20,725.00	\$5,238.00
	1271 SEMORAN BLVD Number Street	2016 Kia Sorento	the claim is: Check all that apply.			
	Number Street	Contingent	the claim is. Check an that apply.			
	CASSELBERRY FL 32707	Unliquidated				
	CASSELBERRY FL 32707 City State ZIP Code	Disputed				
	Who owes the debt? Check one.	-				
	Debtor 1 only	Nature of lien. Check all				
	Debtor 2 only	An agreement you m car loan)	nade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	_ ′	as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from	a lawsuit			
	Check if this claim relates	Other (including a rig	ht to offset)			
	to a community debt Date debt was 5/2016 incurred	Last 4 digits of accoun				
2.2	NUMARK CU	Describe the property t	ibat assuras the eleips	\$3,530.00	\$3,100.00	\$430.00
	Creditor's Name	2005 Toyota Corolla	mat secures the claim.			
	PO BOX 2729 Number Street		the claim is: Check all that apply.			
		Contingent				
	JOLIET IL 60434	Unliquidated				
	City State ZIP Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only	Nature of lien. Check all	that apply.			
	Debtor 2 only	_	nade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	_	as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from	,			
	Check if this claim relates	Other (including a rig				
	to a community debt Date debt was 7/2014	Last 4 digits of accoun				
	incurred			¢20,402,00		
	here:	your entries in Column A	on this page. Write that number	\$29,493.00		

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Fill i	n this infor	mation to identify your o	ase:			
Deb	otor 1	Kasha	D	Powell		
		First Name	Middle Name	Last Name		
	tor 2					
(Spo	use, if filing)	First Name	Middle Name	Last Name		
Unit	ted States B	ankruptcy Court for the:	Northern	District of Illinois		
				(State)		
Cas (If kn	e number	-				
<u> </u>		orm 106E/F				Check if this is an amended filing
Oli	iiciai r	OIIII IUUE/F				
Sc	chedu	ıle E/F: Cre	editors Who	Have Unsec	ured Claims	12/1:
othe Form clain the e knov	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on <i>Schedule G: Exe</i> Ilisted in <i>Schedule D:</i> C he boxes on the left. At	s or unexpired leases that cutory Contracts and Un Creditors Who Hold Claim	t could result in a claim. A expired Leases (Official Fo is Secured by Property. If n	also list executory contracts orm 106G). Do not include an nore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
				0		
1.			nsecured claims against	you?		
	≌	Go to Part 2.				
	Yes.					
2.	listed, ider	ntify what type of claim it	is. If a claim has both prior	ity and nonpriority amounts,	list that claim here and show b	arately for each claim. For each claim oth priority and nonpriority amounts. ority unsecured claims, fill out the

Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Powell Debtor 1 Kasha D Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Advocate Health Care \$125.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 48458 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Michigan 48237 Oak Park City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Medical Other. Specify ____ Is the claim subject to offset? Yes 4.2 Advocate Medical Group \$360.00 Last 4 digits of account number Nonpriority Creditor's Name 8550 W Byn Mawr Ave # 8th Floor When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60631 Chicago City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Medical Other. Specify ____ Is the claim subject to offset? **✓** No Yes Archerfield Funding 4.3 \$2,300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3601 PGA Boulevard n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 33410 Palm Beach Florida Gardens Zip Code City Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Other. Specify _ Payday Loan Check if this claim relates to a community debt Is the claim subject to offset? **✓** No orm 106E/F Schedule E/F: Creditors Who Have Unsecured Claims page 2

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D Powell Debtor 1 Kasha Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Bank of America \$400.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 982236 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 79998 El Paso City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Bank Charges Is the claim subject to offset? **✓** No Yes \$1,000.00 Brother Loan 4.5 Last 4 digits of account number _ Nonpriority Creditor's Name 7641 W 63rd St When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Summit Argo Illinois 60501 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Payday Loan Is the claim subject to offset? **✓** No Yes **CAINE & WEINER** 4.6 \$383.96 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO BOX 5010 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated WOODLAND HILLS California 91365 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset?

✓ No ☐ Yes

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D Powell Debtor 1 Kasha Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim CAPITALONE** 4.7 \$1,296.00 Last 4 digits of account number 4691 Nonpriority Creditor's Name PO BOX 26625 When was the debt incurred? 9/2013 Number As of the date you file, the claim is: Check all that apply. Contingent **RICHMOND** Virginia 23261 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes 4.8 CAPITALONE \$553.00 Last 4 digits of account number 3802 Nonpriority Creditor's Name PO BOX 26625 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent RICHMOND Virginia 23261 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes CAVALRY PORTFOLIO SERV 4.9 \$547.00 Last 4 digits of account number _ Nonpriority Creditor's Name 4050 E COTTON CENTER BLV When was the debt incurred? 12/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **PHOENIX** 85040 Arizona Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **✓**

No

Yes

Other. Specify ___

ORIGINAL CREDITOR:

SYNCHRONY BANK

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D Powell Debtor 1 Kasha Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CCS/FIRST NATIONAL BAN 4.10 \$484.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2014 500 E 60TH ST N Number Street As of the date you file, the claim is: Check all that apply. Contingent SIOUX FALLS South Dakota 57104 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? Yes 4.11 City of Chicago - Parking and red Light Tickets \$800.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Parking Tickets Is the claim subject to offset? **✓** No Yes **COMENITY BANK/TORRID** 4.12 \$361.00 2338 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 182685 When was the debt incurred? 9/2014 Number As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS 43218 Ohio Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify __ CreditCard Is the claim subject to offset? **✓** No

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D Powell Debtor 1 Kasha Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 \$397.35 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5050 Kingsley Dr Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 45227 Cincinnati Ohio City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ____ Bank Charges Is the claim subject to offset? **✓** No Yes 4.14 FIRST PREMIER BANK \$621.00 2719 Last 4 digits of account number ___ Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 6/2015 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent 56302 Saint Cloud Minnesota Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ Is the claim subject to offset? **✓** No Yes FIRST PREMIER BANK 4.15 \$435.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 2/2014 As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent 56302 Saint Cloud Minnesota Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify __ CreditCard Is the claim subject to offset? **✓** No

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D Powell Debtor 1 Kasha Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Illinois Tollway \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated Illinois 60515 Downers Grove Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Tolls Is the claim subject to offset? **✓** No ☐ Yes LVNV FUNDING LLC \$1,224.00 4.17 7913 Last 4 digits of account number Nonpriority Creditor's Name 1/2017 P.O. Box 52815 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. c/o Jeremy T. McCullough Aldridge Pite Haan, LLP Contingent Georgia 30355 Atlanta Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes MERCHANTS & MEDCAL 4.18 \$248.59 Last 4 digits of account number Nonpriority Creditor's Name 6324 TAYLOR DR When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **FLINT** Michigan 48507 Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset? **✓** No Yes

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D Powell Debtor 1 Kasha Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 MERRICK BANK CORP \$928.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9201 When was the debt incurred? 7/2014 Street As of the date you file, the claim is: Check all that apply. Contingent OLD BETHPAGE New York 11804 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? Yes 4.20 Midland Orthopedic Associates SC \$170.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2850 S Wasbash Suite 100 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60616 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Medical Is the claim subject to offset? **✓** No Yes Nicor Gas 4.21 \$600.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 0632 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60507 Aurora Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Gas Bill Other. Specify Is the claim subject to offset? **✓** No

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D Powell Debtor 1 Kasha Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 Primary healthcare Associates \$105.00 Last 4 digits of account number Nonpriority Creditor's Name 27699 Network Place When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60673 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Medical Is the claim subject to offset? **✓** No Yes 4.23 Ridge Orthopedics and rehab \$1,190.83 Last 4 digits of account number _ Nonpriority Creditor's Name 5540 W. 111th St. When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oak Lawn Illinois 60453 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Medical Other. Specify ___ Is the claim subject to offset? **✓** No Yes 4.24 Sir Finance Loans \$1,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6140 N. Lincoln n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60659 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Payday Loan Is the claim subject to offset? **✓** No

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D Powell Debtor 1 Kasha Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** STATE COLLECTION SERVICE 4.25 \$560.34 Last 4 digits of account number Nonpriority Creditor's Name 2509 S STOUGHTON RD When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated <u>53</u>716 MADISON Wisconsin City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Medical Is the claim subject to offset? **✓** No Yes 4.26 SYNCB/OLD NAVY \$398.00 2177 Last 4 digits of account number ___ Nonpriority Creditor's Name 1/2015 Po Box 530942 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 30353 Atlanta Georgia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ Is the claim subject to offset? **✓** No Yes SYNCB/SAMS 4.27 \$332.00 4470 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 965005 When was the debt incurred? 8/2014 Number As of the date you file, the claim is: Check all that apply. Contingent ORLANDO 32896 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify __ CreditCard Is the claim subject to offset? **✓** No

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D Powell Debtor 1 Kasha Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 SYNCB/TJX COS \$390.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO BOX 965005 When was the debt incurred? 12/2014 Number As of the date you file, the claim is: Check all that apply. Contingent ORLANDO 32896 Florida Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.29 Village of Worth \$1.00 Last 4 digits of account number Nonpriority Creditor's Name 7112 W. 111th St. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60482 Worth Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt NOTICE ONLY ✓ Other. Specify _____ Is the claim subject to offset? **✓** No

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 Debtor 1 First Name
 Kasha
 D
 Powell
 Case number (if known)

 Last Name
 Last Name

collection agen	cy is trying to colle cy here. Similarly, i	ct from you for a del f you have more that	ot you owe to someo n one creditor for an	ne else, list the y of the debts th	ou already listed in Parts 1 or 2. For example, if a original creditor in Parts 1 or 2, then list the at you listed in Parts 1 or 2, list the additional or 2, do not fill out or submit this page.		
HARRIS & HARR	RIS LTD						
Name			On which entry	y in Part 1 or Pa	rt 2 did you list the original creditor?		
111 W JACKSOI	N BLVD S-400		Line 4.11	of (Check	Part 1: Creditors with Priority Unsecured Claims		
Number Stree	et			one):	Part 2: Creditors with Nonpriority Unsecured Claims		
CHICAGO	Illinois	60604	Last 4 digits of	f account numbe	ar .		
City	State	Zip Code	Lust 4 digits of	i docodiit iidiiibe			
Illinois Collection	Service, Inc.						
Name			On which entry in Part 1 or Part 2 did you list the original creditor?				
PO Box 1010			Line 4.23	of (Check	Part 1: Creditors with Priority Unsecured Claims		
Number Stree	et			one):	= '		
					Part 2: Creditors with Nonpriority Unsecured Claims		
Tinley Park	Illinois	60477					
City	State	Zip Code	Last 4 digits of	f account numbe	er		
Illinois Collection		_p					
Name	i Service, iiic.		On which entr	y in Part 1 or Pa	rt 2 did you list the original creditor?		
DO D 1010			Lino 4 25	of (Chook			
PO Box 1010 Number Stree	ot		Line 4.25	of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
- Sue				G.IIG).	Part 2: Creditors with Nonpriority Unsecured Claims		
Tinley Park	Illinois	60477	Last 4 digits of	f account numbe	er		
City	State	Zip Code					
HARRIS & HARR	RIS LTD						
Name			On which entr	y in Part 1 or Pa	rt 2 did you list the original creditor?		
111 W JACKSON BLVD S-400			Line 4.1	of (Check	Part 1: Creditors with Priority Unsecured Claims		
Number Stree	et			one):	Part 2: Creditors with Nonpriority Unsecured Claims		
CHICAGO	Illinois	60604	Last 4 digits of	f account numbe	ar		
City	State	Zip Code	Last 7 digits 0	i account numbe	<u> </u>		
The Roth Morga	ın Firm						
Name			On which entr	y in Part 1 or Pa	rt 2 did you list the original creditor?		
37 N Orange Ave	e Ste 500		Line 4.13	of (Check	Part 1: Creditors with Priority Unsecured Claims		
Number Stree			<u></u>	one):	Part 2: Creditors with Nonpriority Unsecured		
					Claims		
Orlando Otha	Florida	32801	Last 4 digits of	f account numbe	er		
City	State	Zip Code					

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Debtor 1 Kasha D Powell Case number (if known)

First Nar	ne Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purpo	oses on
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government		\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00]
	oo. Totali Add Illioo od tillough od.	06.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$18,011.07	
	that amount here.			
	6i. Total. Add lines 6f through 6i.	6i.	\$18,011.07	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Kasha	D	Powell	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number			(Gratis)	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in	this infor	mation to identify your c	ase:				
Debto	r 1	Kasha	D	Powell			
- 0.010		First Name	Middle Name	Last Name			
Debto (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Name			
United	d States E	Sankruptcy Court for the:	Northern	District of Illinois (State)			
Case i	number ^{'n)}			(2.5.5)			
O (()		-					Check if this is an amended filing
Otti	cial	Form 106H					
Sch	edul	e H: Your Cod	lebtors				12/15
		er every question.	ou are filing a joint case, do	o not list either spouse as a	codebtor.)		
	daho, Lou No. (uisiana, Nevada, New Mex Go to line 3.	ico, Puerto Rico, Texas, V	operty state or territory? /ashington, and Wisconsin. alent live with you at the ti	.)	roperty states and territor	r <i>ies</i> include Arizona, California,
		No Yes. In which communit	y state or territory did yo	u live?	Fill in the n	ame and current address	of that person.
		Name of your spouse, f	ormer spouse, or legal equ	iivalent			
		Number Street					
		City	State	Zip Cod	le		
3. Ir	n Column	1, list all of your codek		r spouse as a codebtor if			he person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this inf	ormation to identify	your case:						
Debtor 1	Kasha	D	Powell					
	First Name	Middle Name	Last N	ame		Che	eck if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last N	ame		-	An amended filing	
							A supplement showing post-petition chap	oter 13
United States the:	Bankruptcy Court for	Northern	District of Illi	nois state)			expenses as of the following date:	
Case number			(0	iaioj		_ .		
(If known)							MM / DD / YYYY	
Official I	Form 106I							
Schedul	e I: Your In	come						12/1
information a spouse. If mo number (if kn	bout your spouse. I	f you are separated and , attach a separate she y question.	d your spous	se is	not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and ca	ase
1. Fill in you	r employment		Debtor 1				Debtor 2	
informatio	n.	Employment status						_
-	e more than one job, parate page with		Emplo Not Er	-	red		Employed Not Employed	
information	about additional			p.oy	ou		That Employee	
employers.		Occupation					_	
Include par self-emplo	t time, seasonal, or ved work.	Employer's name	United Sta	tes Po	ostal Service	9		
	n may include student	Employer's address	2591 Buss		l			
	aker, if it applies.		Number Str	eet			Number Street	
							_	
			Elk Grove		Illinois	60007	0.4	
			Village City		State	Zip Code	_ City State Zip Code	
		How long employed there?						
			·					
Part 2: Giv	e Details About N	onthly Income						
spouse unles If you or your	s you are separated.	e more than one employer,	-			-	write \$0 in the space. Include your non-filior that person on the lines below. If you no	
					For D	ebtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (before, calculate what the monthly v		2.		\$2,491.67		
3. Estimate	e and list monthly over	rtime pay.		3.		+ \$2,634.67		
4. Calculat	e gross income. Add li	ne 2 + line 3.		4.		\$5,126.33		
				L				

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Debto	or 1Kasha D	Powell		Case number			
	First Name Mi	ddle Name Last Na	ıme	known) For Debtor 1	For Debtor 2 or non-filing spouse		
Сор	y line 4 here	-	4.	\$5,126.33			
5. List	all payroll deductions:						
5a.	Tax, Medicare, and Social Security	deductions	5a.	\$566.37			
5b.	Mandatory contributions for retirer	nent plans	5b.	\$39.00			
5c.	Voluntary contributions for retirement	ent plans	5c.	\$0.00			
5d.	Required repayments of retirement	fund loans	5d.	\$0.00			
5e.	Insurance		5e.	\$156.87			
5f.	Domestic support obligations		5f.	\$0.00			
	Union dues		5g.	\$58.50			
	Other deductions. Specify: Allotmen	t	5h. +	\$925.17 +			
6. Add	the payroll deductions. Add lines 5a		6.	\$1,745.90			
+5h.	culate total monthly take-home pay	. Subtract line 6 from line 4.	7.	\$3,380.43			
8 List	all other income regularly received	<u>.</u>					
	Net income from rental property an business, profession, or farm						
	Attach a statement for each property a gross receipts, ordinary and necessary the total monthly net income.		8a.	\$0.00			
8b.	Interest and dividends		8b.	\$0.00			
8c.	Family support payments that you, dependent regularly receive	a non-filing spouse, or a					
	Include alimony, spousal support, chil divorce settlement, and property settle		8c.	\$0.00			
8d.	Unemployment compensation		8d.	\$0.00			
8e.	Social Security		8e.	\$0.00			
	Other government assistance that y Include cash assistance and the value cash assistance that you receive, such under the Supplemental Nutrition Assis housing subsidies Specify:	(if known) of any non- as food stamps (benefits	8f.	\$0.00			
8a.	Pension or retirement income		8g.	\$0.00			
Ü	Other monthly income. Specify: 20	16 Tax refund pro-rated	8h. +	\$17.00 +			
	all other income Add lines 8a + 8b +		9.	\$17.00			
	culate monthly income. Add line 7 + d the entries in line 10 for Debtor 1 and		10.	\$3,397.43 +		=	\$3,397.43
Incl frier	ate all other regular contributions to lude contributions from an unmarried p nds or relatives. not include any amounts already include	partner, members of your house	ehold, your	dependents, your roomn			
Spe	ecify:					11. +	\$0.00
	d the amount in the last column of te that amount on the Summary of Sch						\$3,397.43 Combined monthly income
13. Do	you expect an increase or decreas No. Yes. Explain:	e within the year after you fil	e this form	?			
	· L						

	Case 17	-18512 DUC 1	Document I	Page 40 of 78	9/17 10.09.56	Desc Main	
Fill in this infor	mation to identify	your case:					
Debtor 1	Kasha	D	Powell				
	First Name	Middle Nar	ne Last Name	9	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Nar	ne Last Name	<u></u>	An amended filin	g	
United States B	Bankruptcy Court f	or the: Northern	District of Illinoi			nowing post-petition chapte he following date:	∍r 13
Case number			(Otalio)				
(If known)					MM / DD / YYYY	,	
Official	Form 10	6J					
Schedul	e J: Your	— Expenses					12/1
1. Is this a join	o to line 2 oes Debtor 2 live	in a separate household?		te Household of Debto	r2.		
2. Do you have	e dependents?	✓ No					
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this inform each dependent	ation for Dependent's Debtor 1 or	s relationship to Debtor 2	Dependent's age	Does dependent live with you?	
	-	✓ No Yes					
Part 2: Estir	mate Your Onç	joing Monthly Expense	s				
_	of a date after the	your bankruptcy filing date bankruptcy is filed. If thi		• • •	•	-	

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form B 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.	4.	\$1,200.00
If not included in line 4:		
4a. Real estate taxes	4a	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$30.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$0.00
4d. Homeowner's association or condominium dues	4d.	\$0.00

Your expenses

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Debtor 1 Kasha D Powell Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$195.00
6b. Water, sewer, garbage collection	6b.	\$40.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$270.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$295.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$20.00
10. Personal care products and services	10.	\$27.00
11. Medical and dental expenses	11.	\$0.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$120.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$128.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$260.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	.0	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	200 20d	\$0.00
20e. Homeowner's association or condominium dues		
200. Tollicominal of accordance of contactining according to the c	20e	\$0.00

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Debtor 1 Kash		D	Powell	Case number (if known)		
First N	ame	Middle Name	Last Name			
21. Other. Spe	cify: Anticipated Studen	t Monthly Student Loa	n		21	\$125.00
22 Calculate	your monthly expenses	e				
	es 4 through 21.	5.				\$2,710.00
	· ·	on for Dobtor 2) if any	from Official Form 106J-2			\$0.00
	e 22a and 22b. The resi	,,			00	\$2,710.00
			enses.		22.	
	our monthly net incon					
23a. Copy	ine 12 (your combined r	monthly income) from	Schedule I.		23a	\$3,397.43
23b. Copy	our monthly expenses t	from line 22 above.			23b	\$2,710.00
	ct your monthly expense		ncome.			\$687.43
The re	sult is your monthly net	income.			23c	
For examp	le, do you expect to finis	sh paying for your car l	ses within the year after oan within the year or do y nodification to the terms o	ou expect your		

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Fill in this information to identify your case:										
Debtor 1	Kasha	D	Powell							
	First Name	Middle Name	Last Name							
Debtor 2										
(Spouse, if filing)	First Name	Middle Name	Last Name							
United States Bankruptcy Court for the:		Northern	District of Illinois (State)							
Case number										

Official Form 106Dec

П	Check if this is an
_	amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and						
×	/s/ Kasha Powell	*						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 6/19/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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	n thin info	montion to identify your					
		mation to identify your					
Deb	tor 1	Kasha First Name	D Middle N	Powell ame Last Nam	<u> </u>		
	tor 2						
	use, if filing)	First Name	Middle N	ame Last Nam	Э		
Unit	ed States E	Bankruptcy Court for the	e: Northern	District of Illino (State			
Cas (If knd	e number			(
							Check if this is
<u>Of</u>	ficial	Form 107					amended filing
Sta	ateme	nt of Financi	al Affairs fo	or Individuals	Filing for Banl	kruptcy	04
info	rmation. I	If more space is need	ded, attach a sepa	rried people are filing trate sheet to this form			
num	ber (if kn	own). Answer every	question.				
Par	t 1: Give	e Details About You	r Marital Status a	and Where You Lived	Before		
1.	What is	your current marital s	status?				
		,					
		rriad					
		rried t married					
	✓ Not	t married					
2.	✓ Not	t married	you lived anywhere	other than where you liv	e now?		
2.	During to	t married the last 3 years, have		-			
2.	During to	t married the last 3 years, have		other than where you liv 3 years. Do not include v			
2.	During t Not Not Puring t Y No	t married the last 3 years, have s. List all of the places		3 years. Do not include v	here you live now.		
2.	During t Not Not Puring t Y No	t married the last 3 years, have		-			Dates Debtor 2 lived there
2.	During t Not Not Puring t Y No	t married the last 3 years, have s. List all of the places		3 years. Do not include v	where you live now. Debtor 2:		there
2.	During t Not Not Puring t Y No	t married the last 3 years, have s. List all of the places		3 years. Do not include v	here you live now.		
2.	During to No Yes	t married the last 3 years, have s. List all of the places		3 years. Do not include v	where you live now. Debtor 2:		there
2.	During to No Yes	t married the last 3 years, have s. List all of the places btor 1:		3 years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1		Same as Debtor 1
2.	During to Not Yes	t married the last 3 years, have s. List all of the places btor 1:	you lived in the last	3 years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street		Same as Debtor 1 From
2.	During to No Yes	t married the last 3 years, have s. List all of the places btor 1:		3 years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street City State	z Zip Code	Same as Debtor 1 From To
2.	During to Not Yes	t married the last 3 years, have s. List all of the places btor 1:	you lived in the last	3 years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street	Zip Code	Same as Debtor 1 From
2.	During to Not Yes	t married the last 3 years, have s. List all of the places btor 1: mber Street	you lived in the last	3 years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	Same as Debtor 1 From To
2.	During to Not Yes	t married the last 3 years, have s. List all of the places btor 1:	you lived in the last	3 years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State	z Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2.	During to Not Yes	t married the last 3 years, have s. List all of the places btor 1: mber Street	you lived in the last	3 years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From

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Powell

D

Debtor 1 Kasha Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$30100.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$67135.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$66000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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D Powell Debtor 1 Kasha Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	1 Kasha		D	Po	well	Case number	(if known)
	First Name		Middle Name	Las	st Name	- 	
nsi corp age	iders include your porations of whic	relatives; a h you are a for a busin	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	aranteed or cosigne	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name			-			
	Number Street						
	City	State	Zip Code				
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				

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Debtor 1 Kasha Powell Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Kasha	D	Powell	Case number (if known)	
	First Name	Middle Name	Last Name		
11.	Within 90 days before you accounts or refuse to mal			pank or financial institution, set off any am	ounts from your
	✓ No ✓ Yes. Fill in the details.				
	_		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name		-		-
	Number Street		-		
			_ Last 4 digits of account	number: XXXX-	
10	City Star	·		possession of an assignee for the benefit of	of araditara a agust
12.	appointed receiver, a cust			possession of all assignee for the benefit t	a creditors, a court-
	✓ No ☐ Yes				
Part	5: List Certain Gifts ar	nd Contributions			
13.	Within 2 years before you	ı filed for bankruptcy, di	d you give any gifts with a t	otal value of more than \$600 per person?	
	No Yes. Fill in the details	for each gift.			
	Gifts with a total valu	e of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You (Gave the Gift	- -		
	Number Street		-		
	City Star Person's relationship to		-		
	<u> </u>				_
	Person to Whom You (Gave the Gift	-		
	Number Street		-		
	City Star Person's relationship to	·	-		
	ו סוסטוו א ושומנוטוואווף נכ	, you			

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ebtor 1	Kasha	D	Powell	Case number (if know	wn)	
	First Name	Middle Name	Last Name	<u> </u>	· ———	
Wi	thin 2 years before you fi	led for bankruptcy, di	d you give any gifts or contrib	utions with a total value	of more than \$600	to any charity?
V	No					
Ε	Yes. Fill in the details fo	r each gift or contribu	ition.			
				:la4d	Data	Valera
	Gifts or contributions t that total more than \$6		Describe what you contr	Ibutea	Date you contributed	Value
	that total more than w	300			Contributed	
			_			
	Charity's Name					
	-		_			
			_			
	Number Street					
	City State	Zip Code	_			
	Oity	Zip Oode				
6:	List Certain Losses					
	hin 1 year before you filenbling?	ed for bankruptcy or s	ince you filed for bankruptcy,	did you lose anything be	cause of theft, fire,	other disaster, or
✓	No					
F	Yes. Fill in the details.					
ш		vou lost and	Describe any insurance	agyaraga for the loss	Data of your	Value of property
	Describe the property how the loss occurred	you lost and	Describe any insurance Include the amount that in		Date of your loss	Value of property
			pending insurance claims			
			A/B: Property.			
	List Certain Paymen				_	
	No					
✓	Yes. Fill in the details.					
			Description and value of	any property	Date payment	Amount of
			transferred		or transfer	payment
	- · · · - ·				was made	
	Semrad Law Firm Person Who Was Paid		Attorney's Fee - 350.00		6/19/2017	\$350.00
	11101 S. Western Avenu	IA				
	Number Street		-			
			-			
	Chicago Illinoi		_			
	City State	Zip Code				
	Email or website address		-			
			_			
	Person Who Made the P	ayment, if Not You				
		•				
		,				
	Person Who Was Paid		_			
			_			
	Person Who Was Paid Number Street		-			
			-			
	Number Street		-			
			_			
	Number Street City State	Zip Code	- - -			
	Number Street	Zip Code	-			

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Debto	r 1 Kasha D	Powell	Case number (if known)	
	First Name Middle Name	Last Name		
ŀ	nelp you deal with your creditors or to make Do not include any payment or transfer that you	payments to your creditors?	your behalf pay or transfer any property to an	yone who promised to
] [✓ No Yes. Fill in the details.			
		Description and value of transferred	f any property Date payment or transfer was made	Amount of payment
	Person Who Was Paid			
	Number Street			
	City State Zip Code	e		
t I	the ordinary course of your business or finan-	cial affairs? de as security (such as the granting o	transfer any property to anyone, other than p	
		Description and value of transferred	property Describe any property or payments received or debts pain exchange	Date id transfer was made
	Person Who Received Transfer			
	Number Street			
	City State Zip Code Person's relationship to you	е		
	Person Who Received Transfer			
	Number Street			
	City State Zip Code Person's relationship to you	e		
k	peneficiary? These are often called asset-protection devices.) No		o a self-settled trust or similar device of whicl	h you are a
ı	Yes. Fill in the details.	Description and value of	of the property transferred	Date transfer was made
	Name of trust			

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Debtor 1 Kasha D Powell Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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D Powell Debtor 1 Kasha _ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Kasha	D Middle Nove	Powell	Case number	(if known)	
		First Name	Middle Name	Last Name			
26.	Hav	e you been a party	y in any judicial or admini	istrative proceeding under	any environmental law?	Include settlements and orde	rs.
	✓	No					
		Yes. Fill in the det	ails.				
				Court or agency	Nature	e of the case	Status of the case
		Case title					Pending
				Court Name			On appeal
		Case number		NumberStreet			Concluded
		_		City State	Zip Code		
Part	11:	Give Details Ab	oout Your Business or	Connections to Any Bu	siness		
27.	Witl	nin 4 years before	you filed for bankruptcy,	did you own a business or	have any of the following	connections to any business	?
		A sole propri	etor or self-emploved in a	trade, profession, or other	r activitv. either full-time o	part-time	
				y (LLC) or limited liability pa			
		A partner in a		, (===) =:			
			rector, or managing exect	utive of a corporation			
				or equity securities of a corp	poration		
		_			poradori		
	✓		bove applies. Go to Part				
		Yes. Check all that	at apply above and fill in t	he details below for each b	ousiness.		
				Describe the natu	ure of the business	Employer Identification no	
						include Social Security no	umber or ITIN.
		Business Name				EIN:	
		Number Street				Dates business existed	
		-		Name of account	ant or bookkeeper		
		City	State Zip Code			From To	
				Describe the nati	ure of the business	Employer Identification no include Social Security no	
		Business Name				EIN:	
		Number Street				Dates business existed	
		Number Street		Name of account	ant or bookkeeper	Edico Subinos existeu	
		City	State Zip Code			From To	
				Describe the natu	ure of the business	Employer Identification no	umber Do not
						include Social Security no	umber or ITIN.
		Business Name				EIN:	
		Number Street				Dates business existed	
				Name of account	ant or bookkeeper		
		City	State Zip Code	_		From To	

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Debt	tor 1 Kasha		D	Powell	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 years creditors, or o		or bankruptcy, did y	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in	the details below.			
	_			Date issued	
	Name			MM/DD/YYYY	-
	Name			WIW/DD/TTTT	
	Number	Street		_	
				<u> </u>	
	City	State	Zip Code		
Part	12: Sign Be	low			
t	rue and correc	t. I understand tha ase can result in fi	t making a false sta nes up to \$250,000,	atement, concealing prope	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	•	/s/ Kasha Pow Signature of Debto			Signature of Debtor 2
		oig.ratare or 2001			Date
		Date 6/19/2017			-
	Did you attach	additional pages to	Your Statement of	f Financial Affairs for Indiv	duals Filing for Bankruptcy (Official Form 107)?
[.	√ No				
į	Yes				
	Did you pay or a	agree to pay some	one who is not an a	ttorney to help you fill out	bankruptcy forms?
Į į	√ No				
Ī	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Debtor Debtor Case No. (If known) Chapter Ch			Northe	rn District of Illinois		
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept 94,000.00 Prior to the filling of this statement I have received \$350.00 Balance Due 2. The source of the compensation paid to me was: Debtor	In re	Kasha D Powell		Case	e No.	
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(a) and Fad. Bankr. P. 2016(b). I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$4,000.00 Prior to the filing of this statement I have received \$330.00 Balance Due 2. The source of the compensation paid to me was: Debtor	_	Debtor				(If known)
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filling of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$4,000.00 Prior to the filling of this statement I have received \$350.00 Balance Due \$350.00 2. The source of the compensation paid to me was: Debtor				Cha	oter	Chapter 13
compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection w ith the bankruptcy case is as follows: For legal services, I have agreed to accept \$4,00.00 Prior to the filing of this statement I have received \$380.00 Balance Due \$3,660.00 2. The source of the compensation paid to me was: Debtor Other (specify) 3. The source of the compensation paid to me is: Debtor Other (specify) 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION Locrify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 6/19/2017 //s/ Pellumb Hoxha Bignature of Attorney		DISCLOSURE OF	COMPENS	SATION OF ATTOR	NEY FOR	DEBTOR
Prior to the filing of this statement I have received Balance Due 2. The source of the compensation paid to me was: Debtor	1.	compensation paid to me within one	year before the fili	ng of the petition in bankruptcy,	or agreed to be p	paid to me, for services
2. The source of the compensation paid to me was: Debtor		For legal services, I have agreed to ac	cept			\$4,000.00
2. The source of the compensation paid to me was: Debtor		Prior to the filing of this statement I	nave received			\$350.00
3. The source of the compensation paid to me is: Other (specify)		Balance Due				\$3,650.00
3. The source of the compensation paid to me is: Debtor	2.	. The source of the compensation paid	d to me was:			
Debtor Other (specify) 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filling of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 6/19/2017 Date Semrad Law Firm		Debtor	Othe	r (specify)		
4.	3.	. The source of the compensation paid	d to me is:			
members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. /s/ Pellumb Hoxha Signature of Attomey Semirad Law Firm		✓ Debtor	Othe	r (specify)		
members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 6/19/2017 /s/ Pellumb Hoxha Signature of Attomey Semrad Law Firm	4.	. I have not agreed to share the abmembers and associates of my la	ove-disclosed cor aw firm.	npensation with any other persor	unless they are	
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 6/19/2017 /s/ Pellumb Hoxha Signature of Attorney Semrad Law Firm		members or associates of my lav	v firm. A copy of th	ne agreement, together with a list		ot
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 6/19/2017 /s/ Pellumb Hoxha Date Signature of Attorney Semrad Law Firm	5.	a. Analysis of the debtor's finan		- · · · · · · · · · · · · · · · · · · ·		· ·
d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 6/19/2017 /s/ Pellumb Hoxha Date Signature of Attorney Semrad Law Firm		b. Preparation and filing of any	petition, schedule:	s, statements of affairs and plan v	vhich may be req	juired;
CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 6/19/2017		c. Representation of the debtor	at the meeting of	creditors and confirmation hearin	g, and any adjou	rned hearings thereof;
CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 6/19/2017		d. Representation of the debtor	in adversary proce	edings and other contested bank	ruptcy matters;	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 6/19/2017	6.	. By agreement with the debtor(s), the	above-disclosed f	ee does not include the following	services:	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 6/19/2017						
debtor(s) in this bankruptcy proceedings. 6/19/2017 Date /s/ Pellumb Hoxha Signature of Attorney Semrad Law Firm			(CERTIFICATION		
Date Signature of Attorney Semrad Law Firm			e statement of any	agreement or arrangement for p	ayment to me for	representation of the
Semrad Law Firm		6/19/2017		/s/ Pellumb H	oxha	
		Date		Signature of Att	orney	
Name of law firm				Semrad Law I	- irm	
				Name of law	firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/19/2017	
Signed:		
/s/ Kash	a Powell	
		/s/ Pellumb Hoxha
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Powell, Kasha D Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	TRIX
TI knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their
Date:	6/19/2017	/s/ Powell, Kash Powell, Kasha D Signature of Del	

REGIONAL ACCEPTANCE CO 1271 SEMORAN BLVD CASSELBERRY, FL, 32707

NUMARK CU PO BOX 2729 JOLIET, IL, 60434

CAPITALONE PO BOX 26625 RICHMOND, VA, 23261

LVNV FUNDING LLC PO Box 10587 Greenville, SC, 29603

MERRICK BANK CORP PO Box 10368 c/o Susan Gaines Greenville, SC, 29603

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

CAVALRY PORTFOLIO SERV 4050 E COTTON CENTER BLV PHOENIX, AZ, 85040

CCS/FIRST NATIONAL BAN 500 E 60TH ST N SIOUX FALLS, SD, 57104

SYNCB/OLD NAVY Po Box 530942 Atlanta, GA, 30353

SYNCB/TJX COS PO BOX 965005 ORLANDO, FL, 32896

COMENITY BANK/TORRID PO BOX 182685 COLUMBUS, OH, 43218 SYNCB/SAMS PO BOX 965005 ORLANDO, FL, 32896

Nicor Gas Po Box 549 Aurora, IL, 60507

Illinois Tollway PO Box 5544 Chicago, IL, 60680

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Village of Worth 7112 W. 111th St. Worth, IL, 60482

Ridge Orthopedics and rehab 5540 W. 111th St. Oak Lawn, IL, 60453

Illinois Collection Service, Inc. PO Box 1010 Tinley Park, IL, 60477

Primary healthcare Associates 27699 Network Place Chicago, IL, 60673

STATE COLLECTION SERVICE Po Box 6250 Madison, WI, 53716

MERCHANTS & MEDCAL 6324 TAYLOR DR FLINT, MI, 48507 CAINE & WEINER 21210 Erwin St Woodland Hls, CA, 91367

Midland Orthopedic Associates SC 2850 S Wasbash Suite 100 Chicago, IL, 60616

Advocate Health Care 4001 Vollmer Rd Olympia Flds, IL, 60461

Advocate Medical Group 75 Remittance Dr Dept 1773 Chicago, IL, 60675

Bank of America 1701 River Oaks Dr # D Calumet City, IL, 60409

FIFTH THIRD 5050 Kingsley Dr Cincinnati, OH, 45227

The Roth Morgan Firm 37 N Orange Ave Ste 500 Orlando, FL, 32801

Archerfield Funding 3601 PGA Boulevard Palm Beach Gardens, FL, 33410

Sir Finance Loans 424 W 31st St Chicago, IL, 60616

Brother Loan 7621 63rd St Summit Argo, IL, 60501

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.



6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/19/2017	
Signed:	1 = 0 = 00	
/s/ Kash	na Powelf C (ms)	A. A.
		/s/ Pellumb Hoxha
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Deb	tor 1 Kasha First Name	D Middle Name	Powell Last Name	Case number (if known)	
16.	Calculate the median fa	imily income that applies to y	ou. Follow these steps	:	
	16a. Fill in the state in wh		Illinois		
	16b. Fill in the number of	people in your household.	3		
		nily income for your state and si	ze of		\$76,406.00
	household		To find	a list of applicable median income amounts, go online	
17.			or this form. This list ma	ay also be available at the bankruptcy clerk's office.	
	17a. 🗸 Line 15b is less	than or equal to line 16c. On th	e top of page 1 of this o NOT fill out <i>Calculatic</i>	form, check box 1, <i>Disposable income is not determined</i> on of <i>Disposable Income</i> (Official Form 122C-2).	
	17b. Line 15b is more <i>U.S.C. § 1325(b</i>	e than line 16c. On the top of p	age 1 of this form, chec Calculation of Dispos	ok box 2, <i>Disposable income is determined under 11</i> able Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your Co	mmitment Period Under	11 U.S.C. §1325(b)	(4)	
18.	Copy your total average	monthly income from line 11	•		\$5,151.17
19.	Deduct the marital adju- commitment period under	stment if it applies. If you are 11 U.S.C. § 1325(b)(4) allows	married, your spouse is you to deduct part of y	not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjustm	ent does not apply, fill in 0 on l	ne 19a.		-\$0.00
	19b. Subtract line 19a fr	om line 18.			\$5,151.17
20.	Calculate your current r	nonthly income for the year. I	Follow these steps:		
	20a. Copy line 19b.				\$5,151.17
	Multiply by 12 (the n	umber of months in a year).			x 12
	20b. The result is your cur	rent monthly income for the year	ar for this part of the for	m.	\$61,814.04
	20c. Copy the median fam	nily income for your state and si	ze of household from li	ne 16c.	\$76,406.00
21.	How do the lines compa	re?			
	Line 20b is less than it commitment period is	ine 20c. Unless otherwise order 3 years. Go to Part 4.	ed by the court, on the	top of page 1 of this form, check box 3, The	
	Line 20b is more than 4, The commitment p	or equal to line 20c. Unless oth eriod is 5 years. Go to Part 4.	erwise ordered by the o	court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
		are under penalty of perjusy that	the information on this	s statement and in any attachments is true and correct.	
		W V	•		
	/s/ Kasha Pow		_ ×_		
	Signature of Debto	or 1	S	Signature of Debtor 2	
	Date 6/19/2017 MM/DD/YY		C	Date MM/DD/YYYY	
	If you checked 17a. do	NOT fill out or file Form 122C	-2.		
				of that form, copy your current monthly income from line	14

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Debtor 1	Kasha First Name	D Middle Name	Powell Last Name	Case number (if known)
28. Wi	thin 2 years befor editors, or other p	re you filed for bankruptcy, did parties.	you give a financial state	ment to anyone about your business? Include all financial institutions,
7	No			
	Yes. Fill in the d	etails below.		
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street		_	
	City	State Zip Code		
Part 12:	Sign Below			
a bar	nkruptcy case ca	n result in fines up to \$250,000 / Kasha Powell ture of Debtor 1	, or imprisonment for up	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2
	Date	6/19/2017		Date
Did y	ou attach additio	nal pages to Your Statement o	f Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
Discount .	io			, , , , , , , , , , , , , , , , , , ,
Ġ,	'es			
Did y	ou pay or agree t	o pay someone who is not an a	ttorney to help you fill ou	t bankruptcy forms?
☑ ^	lo			
D)	es. Name of perso	on .		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	mation to identify your case	,			
Debtor 1	Kasha	D	Powell		
	First Name	Middle Name	Last Name	-	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	-	
United States E	Bankruptcy Court for the: No.	orthern	_ District of Illinois		
Case number (If known)			(State)	_	
Official	Form 106Dec		100 100 100 100 100 100 100 100 100 100		Check if this is an amended filing
Declarat	ion About an Inc	dividual Deb	tor's Schedules		12/15
U.S.C. §§ 152,	1341, 1519, and 3571.		•	50,000, or imprisonment for up to 20 y	cars, or both. To
Did you pa	ay or agree to pay someone	who is NOT an attorr	ey to help you fill out bankru	ptcy forms?	
✓ No					
Yes. N	Name of person		Attach Bankruptcy Petii Signature (Official Form	tion Preparer's Notice, Declaration, and n 119).	A proposition or rest
Under pen	nalty of perjury, I declare the are true and,correct.	at I have read the sum	nmary and schedules filed wit	h this declaration and	
✗ /s/ Kasha	4		*		

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

Date 6/19/2017 MM/DD/YYYY

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Debtor 1 Kasha First Name	D Middle Name	Powell Last Name	Case number (If known)		
	estions for Reporting Purpos				
^{16.} What kind of debts do you have?	16a. Are your debts primar "incurred by an individe No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primar money for a business of No. Go to line 16c. Yes. Go to line 17.	primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as individual primarily for a personal, family, or household purpose." ne 16b. Interpretation of the business or investment or through the operation of the business or investment. are 16c.			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that	iter 7. Do you estimat		ty is excluded and administrative creditors?	
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	- Carrent Carr	5,000 10,000 -25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?		\$10,00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below	I have everyinged this potition	and deden			
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me file out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or				
	both. 18 U.S.C. §§ 152, 1341, /s/ Kasha Powell Signature of Debtor 1	case can result in f , 1519, and 3571.	ines up to \$250,000, or imp		
	Executed on 6/19/2017 MM / D	D / YYYY	Executed on _	MM / DD / YYYY	